App. No. 08/869,872
Response Dated September 2, 2005
Response to Notice of Non-Compliant Amendment of August 3, 2005

<u>Listing of claims:</u>

Claims 1 - 25 (Canceled)

26.   (currently amended) A method for automatically renaming payee names received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:

receiving a<u>n electronic</u> financial statement<u> transmitted from a financial services provider, wherein the electronic financial statement comprises</u> comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

~~displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;~~

receiving a user command ~~replacing the~~ <u>associating a</u> received payee name with a preferred payee name;

creating a data structure that comprises a dummy payee table comprising a dummy field;

moving the received payee name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

~~displaying the preferred payee name when invoked.~~<u>;</u>

<u>automatically displaying the preferred payee name of the associated received payee name for each occurrence of the associated received payee name in the electronic financial statement when received from the financial services provider.</u>

27.   (previously presented) The method of claim 26, wherein the dummy field comprises deleted payee names and a list of active payee names having links to the preferred payee names.

28.   (previously presented) The method of claim 27, further comprising searching the dummy payee table to find an exact match for the received payee name.

29.   (new) The method of claim 26, further comprising the step of reconciling an ending balance in the financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

displaying the correct beginning balance.

30.   (previously presented) The method of claim 29 further comprising the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

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31.   (new) The method of claim 29, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises the steps of:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

32.   (new) The method of claim 31, further comprising the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

33.   (currently amended) A computer system configured to automatically rename payee names received from the electronic transfer of financial data into a personal financial management program by performing the steps of:

receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

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~~displaying a first transaction entry from the financial statement comprising a~~ ~~received payee name and an associated transaction amount;~~

receiving a user command ~~replacing the~~ <u>associating a</u> received payee name with a preferred payee name;

creating a data structure that comprises a dummy payee table comprising a dummy field;

moving the received payee name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

~~displaying the preferred payee name when invoked~~<u>;</u>

<u>automatically displaying the preferred payee name of the associated received payee name for each occurrence of the associated received payee name in the electronic financial statement when received from the financial services provider.</u>

34.   (previously presented) The computer system of claim 33, wherein the dummy field comprises deleted payee names and a list of active payee names having links to the preferred payee names.

35.   (previously presented) The computer system of claim 34, further configured to perform the step of searching the dummy payee table to find an exact match for the received payee name.

36.   (new) The computer system of claim 33, further configured to perform the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated

transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and displaying the correct beginning balance.

37.   (previously presented) The computer system of claim 36, further configured to perform the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

38.   (new) The computer system of claim 36, further configured to perform the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store by:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store;

and if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction

dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

39.   (new) The computer system of claim 38, further configured to perform the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

40.   (currently amended) A computer-readable medium on which is stored a computer program comprising instructions which, when executed by a computer, perform the steps of:
receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the associating a received payee name with a preferred payee name;

creating a data structure that comprises a dummy payee table comprising a dummy field;

moving the received payee name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

displaying the preferred payee name when invoked.;

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automatically displaying the preferred payee name of the associated received payee name for each occurrence of the associated received payee name in the electronic financial statement when received from the financial services provider.

41.   (currently amended) The computer-readable medium of claim 40, wherein the dummy field comprises deleted payee names and a list of active payee names having links to the preferred payee names.

42.   (currently amended) The computer-readable medium of claim 41, further comprising

searching the dummy payee table to find an exact match for the received payee name.

43.   (new) The computer-readable medium of claim 40, further comprising the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

displaying the correct beginning balance.

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44.   (previously presented) The computer-readable medium of claim 43, further comprising the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

45.   (new) The computer-readable medium of claim 43, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

46.   (new) The computer-readable medium of claim 45, further comprising the step of:
downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

47.   (previously presented) A method for automatically renaming names of payees, wherein the names are received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:

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storing preferred names in a dummy field of a data structure preferred-names;

receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

moving the received name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

displaying the preferred payee name when invoked.;

automatically displaying the preferred payee name of an associated received payee name for each occurrence of the associated received payee name in a subsequently received electronic financial statement received from the financial services provider.

48.   (cancelled)

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